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9/29/11

NHCG, LLC GAMES OF CHANCE GAME PROCEDURES

The name of the card game: Blackjack, also known as 21

The object of the card game: The object of the game is for a player to have a hand closer to 21 than that of the dealer without going over. If a player is dealt an Ace and at the same time a 10, Jack, Queen, or King on the first two cards, the player has "blackjack" and will win the table odds unless the dealer also has "blackjack". The player wins if his hand has more points than the dealer, without going over 21. A winning hand pays even money. If either the player or dealer goes over 21 it is called a break or bust and a busted hand automatically loses. If both player and the dealer tie, the bet is a push.

The rules of the card game: The values of the cards are as follows: an Ace may count as either 1 or 11. A hand that contains an Ace is called a "soft" total if the Ace can be counted as either 1 or 11 without the total going over 21. If the Ace must be counted as 1 to prevent the hand from going over 21, the hand is then called a "hard" total. The cards from 2 to 10 are valued at their face value. The Jack, Queen, and King are all valued at 10.

Play begins from the dealers left and all players must wait their 'turn' to play. Players are not permitted to touch the cards. The dealer has no free will but must always hit until he reaches a score of 17 or more. If the dealer busts, all players that did not bust automatically win. Side bets among players are not permitted. Players conduct at the table is proscribed by the house rules.

The equipment used for the card game: felt table indicating the location for placing wagers; standard playing cards, poker chips, dealer shoe, automatic card shuffler (optional)

The method of play for the card game: Once the bets are placed the dealer will deal two cards to the players. The dealer makes two passes around the table starting at the dealer's left (the player's right) so that the players and the dealer have two cards each. The dealer will flip one of his or her cards over exposing its value. After the cards have been dealt play proceeds around the table, starting at the first seat to the dealer's left. In the course of play if the player wishes to be dealt another card, the player will indicate this to the dealer by tapping the felt with a finger behind the cards, and/or announcing "hit". If the player does not wish to be dealt another card, the player will wave his or her hand over the cards and/or announce "stand". Hand motions will overrule any voice commands. When the hand is over, the dealer will move around the table to each position, in turn, paying winners and collecting losing wagers.

When the dealer has an Ace showing following the deal of the cards, bonus bets may be offered and the dealer will check to see if he or she has "blackjack".

The types of wager or wagers for the card game:

Ante – chips are placed by the player in the designated position to indicate the desire to play a hand.

Splitting - If the players first two cards are of equal point value he or she may split them in two hands. In this event each card is the first card of a new hand. The player must also make another wager, of equal value to the first wager, for the second hand. Splitting after splitting is allowed, and the player may usually split up to 2 or 3 times if another splitting opportunity arises. Doubling after splitting is allowed.

Double down – allows a player to double his or her bet and receive only one additional card to the hand. "Doubling for less" means the player is allowed to wager an amount less than the original ante.

Insurance - when the dealer's up card is an Ace, the player may place an additional bet to insure against the dealer having blackjack.

Even Money - when a player has blackjack and the dealer's up card is an Ace, a player may immediately accept even money for his or her wager rather than wait until the dealer shows whether the dealer has blackjack.

Match The Dealer - A side wager of \$2 to \$4 that is paid if the either of the Players first two cards match the Dealers up card.

Pay Table

- Two Suited Matches- 22 to 1
- · One Non-Suited Match 3 to 1.
- Two Non-Suited Matches 7 to 1.
- One Suited Match 10 to 1.
- · One Suited and One Non-Suited Match 15 to 1.

The wager amounts for the card game: \$2 - \$4

The payouts and payout odds for each wager in the card game: A winning blackjack pays 3 to 2. A winning hand pays even money. Insurance pays 2:1

The above is an accurate description of our rules and method of play for the game listed.

9/29/11

Signature of Authorized Official

9-29-2011

River Cardroom Blackjack Procedures

Blackjack is played in The River Cardroom with six decks of cards. Cars of rank 2 through 10 are scored according to face value. All face cards are 10 points. Aces are semi-wild and be worth either 1 or 11 points. The highest hand in blackjack is an ace and any 10-point card is called a blackjack. A winning blackjack pays 3 to 2. If both player and dealer have blackjack the bet is a push. Aside from blackjack, a winning hand pays even money. The player wins if his hand has more points than the dealer, without going over 21. If either the player or dealer go over 21 it is called a break or bust and a busted hand automatically loses. If both player and the dealer tie, the bet is a push.

A round of blackjack begins with each player placing a bet in the circle directly in front of him. Then the dealer will give each player and himself two cards. Player cards are dealt face up. One dealer card is dealt face up and the other face down. If the dealer has a ten or an ace as the up card it is possible he has blackjack. The dealer will check for blackjack immediately, if he has blackjack he will collect all losing bets. In the event an ace is the up card the dealer will ask players for insurance. The insurance bet pays 2 to 1 if the dealer has blackjack. If the dealer has an ace showing and a player has blackjack the dealer may ask "even money?" After all players have had a chance to accept or decline insurance the dealer will check the hole card.

After it has been established that the dealer does not have a blackjack the players in turn may play their hands. The following options are available.

Stand: If the player is satisfied with his hand as-is he may stand pat.

Hit: If the player wishes to take another card he may continue to do so until he either stands or busts.

Double Down: If the player feels he needs one and only one more card then he may double his bet and be dealt one more card, good or bad. This option is only offered on the first two cards, and sometimes on the first two cards after splitting.

Split: If the players first two cards are of equal point value he may split them in two hands. In this event each card is the first card of a new hand. The player must also make another wager, of equal value to the first wager, for the second hand. Splitting after splitting is allowed, and the player may usually split up to 2 or 3 times if another splitting opportunity arises. Doubling after splitting is allowed.

After all players have played their hands, from the dealer's left to right, the dealer will play his hand. The dealer has no free will but must always hit until he reaches a score of 17 or more. If the dealer busts, all players that did not bust automatically win.

Blackjack Limits and Rules:

Players may play one or two hands of blackjack for a bet of \$1-\$4.

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